

FOR IMMEDIATE RELEASE

**INTEGRATED LOAN SERVICES STARTS NEW COMPANY IN QUINCY
NAMES TYBURSKI PRESIDENT**

Quincy, MA, November 1, 1999 – Integrated Loan Services (ILS), on the east coast's most comprehensive providers of real estate support services, is pleased to announce the formation of ILS Advisory Group which specializes in commercial appraisal and advisory services. It is also pleased to announce Mark F. Tyburski, MAI, SRA of Hingham, MA, as its President. The company will be headquartered in Quincy, MA.

The company will serve as a commercial real estate appraisal resource to all seven offices of ILS, expanding their ability to offer "one stop" shopping to their over 500 mostly financial service clients throughout the northeast and Florida. It will also have a broad advisory mission providing partial interest, tax planning and dispute settlement services; condemnation appraisals; ad valorem tax and appeal services; litigation support services; business valuation services; and other general consulting and advisory services. In addition to lenders, the company will work with attorneys, accountants, commercial developers, state and local government entities, insurance companies, private funding sources, trust companies and real estate owners.

Mark F. Tyburski has over 20 years of appraisal experience in New England holding Certified General Licenses in each New England State. He obtained the prestigious MAI and SRA designations from the Appraisal Institute in 1988 and 1989. He also has a significant amount of management and business development experience from his previous positions of President of the Boston Five Appraisal Corporation and President/Owner of The Appraisal Corporation, both full service appraisal companies serving New England. The Appraisal Corporation was purchased by Integrated Loan Services in 1997.

The company has chosen Quincy as the company's headquarters due to its extensive existing client base in Eastern Massachusetts. In addition to serving as a regional office of ILS Advisory Group, this location will provide central processing services and house a full time research department which will be constantly analyzing real estate transactions and reporting on the area's real estate market. The company's growth, which will emphasize merging the experience and assets of local appraisal firms and appraisers, will also be directed from this location.

"This is the most significant step into the commercial marketplace ILS has made in its 50 year history but the time is right for several reasons," stated President Tyburski. "Internally, it provides another product to cross sell to our existing client base and also allows us to achieve greater economies of scale of our significant resources. It also positions us to compete in the changing marketplace for commercial appraisal and advisory services which currently demands sophisticated products based on strong local

market knowledge produced in the most time and cost efficient manner. These demands can only be met by providing experienced local professionals with extensive resources which is what we have done at ILS Advisory Group.”

ILS Advisory Group is an Integrated Loan Services Company of Rocky Hill, CT. Since 1940, ILS has been engaged in the packaging of a broad spectrum of financial services to lenders and private clients including residential evaluations and appraisals, title examinations, credit reporting, loan processing, flood and environmental hazard determination and portfolio analysis. ILS is also a leader in the utilization of the industry’s latest technology for the processing and delivery of its service.